# Schedule of Charges and Fees – Personal and Business

| Service/Item | Fee/Charge |
|---|---|
| ATM - Non-Bank ATM Withdrawals & Inquiries | No charge by Poppy Bank |
| ATM/Debit Card & Pin Replacement | $5.00 per card |
| ATM/Debit Card Expedite Fee (rush orders) | $40.00 plus shipping per card order |
| ATM/Debit Card Reissue Fee | $5.00 per card |
| Bond Collection | $35.00 per item |
| Bond Coupon Collection | $15.00 per item |
| Bond Dishonored Item | $30.00 per item |
| Cash Deposited/Supplied | Varies by Product |
| Cashier's Checks | $6.00 per check |
| Check Printing | Varies depending on style |
| Collection – Foreign Item (including Canadian items) | Cost |
| Collection – Incoming (Foreign Currency) | Cost |
| Foreign Currency Order Exchange | Based on exchange rate |
| Foreign Currency Order Fee | Cost |
| Legal Process | $75.00 per legal process |
| Night Drop Supplies | Varies |
| Non-Sufficient Funds (NSF) Fee-Paid Item[1] | $25.00/Daily Max $100 |
| Non-Sufficient Funds (NSF) Fee-Returned Item[1] | $25.00/Daily Max $100 |
| Overdraft Transfer Fee | $1.00 per transfer |
| Positive Pay[2] | Complimentary |
| Remote Deposit Additional Business/Scanner Fee (RDC Additional Bus/Scanner Fee)[2] | $25.00 per additional business entity and scanner |
| Remote Deposit Service Charge[2] | $50.00 per month (one business entity and one scanner) |
| Research | $30.00 per hour/prorated |
| Research - Copies | $2.50 per copy |
| Safe Deposit Box Annual Rental<br>*(Safe deposit box contents are NOT insured against loss by the Bank or the FDIC)* | 3X5 Box $30.00<br>5X5 Box $40.00<br>3X10 Box $50.00<br>5X10 Box $75.00<br>10X10 Box $125.00 |
| Safe Deposit Box Drilling | Locksmith Fee |
| Safe Deposit Box Key Deposit | $10.00 per safe deposit box |
| Stop Payments | $25.00 per stop payment |
| Wire Transfer – In (Domestic) | $10.00 per wire |
| Wire Transfer – Incoming Foreign Wires (Correspondent) | $10.00 plus correspondent fee per wire |
| Wire Transfer – Out (Domestic, including Web Wires) | $20.00 per wire |
| Wire Transfer – Outgoing Foreign Wires | $40.00 per wire |
| Wire Transfer – Tracer | $25.00 per wire tracer |

[1]Non-Sufficient Funds (NSF) Fee-Paid item and/or Fee-Returned item may be imposed on transactions created by check, in-person withdrawals, ATM Withdrawal, or other electronic means. Whether your overdraft will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have excessive overdrafts. For more information, refer to the title Overdraft Liability and Related Fees in the Deposit Account Agreement Disclosure.

[2]For Business accounts only.

Fees effective August 13, 2026

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